

REMARKS/ARGUMENTS

Prior to entry of this amendment, the application included claims 1-30. Claim 3 has been amended. No claims have been canceled or added. Hence, after entry of this Amendment, claims 1-30 stand pending for examination.

Claims 1-20, 25 and 26 stand rejected under 35 U.S.C. § 102(b) as being anticipated by the cited portions of U.S. Patent Publication No. 2002/0077971 to Allred (“Allred”).

Claims 21, 23, 24, 27, 29 and 30 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Allred in view of the cited portions of U.S. Patent Publication No. 2001/0051923 to Kosuda (“Kosuda”).

Claims 22 and 28 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Allred in view of Kosuda in view of the cited portions of U.S. Patent Publication No. 2005/0097050 to Orcutt (“Orcutt”).

Rejections Under 35 U.S.C. § 102

The Applicants respectfully traverse the claim rejections under 35 U.S.C. § 102, since the reference cited by the Office Action does not teach all claim elements. Specifically, all independent claims recite “receiving at a host computer system from a point of sale device transactional information that includes information on a bank account that is to receive the money” or a similar element. Allred does not teach this. Directing attention specifically to ¶[0014], Allred states “[a]lso on a daily basis, and based on the depositor’s personal information stored in a membership database that includes his specified destination for the deposited money (i.e., the target foreign country, target foreign bank, and target private account wither the transferred money is to be deposited), . . .” Hence, according to Allred’s teaching, the depositor must have a pre-existing relationship. More importantly, as part of that pre-existing relationship, the depositor has supplied the bank account to which deposits are to be deposited. Allred,

therefore, does not teach receiving the account number from a point-of-sale device. Claims 1, 5, 11, 14, 18 and 25 are, therefore, believed to be allowable, at least for this reason.

Claims 18 and 25 are believed to be allowable for the additional reason that Allred does not teach “incorporating the account number, bank name and location into a transaction identifier.” The Office Action cites the same location in Allred, but there is nothing in the cited passage remotely resembling incorporating the account number into a transaction identifier. Hence, claims 18 and 25 are believed to be allowable, at least for this additional reason.

Claim 3 has been amended to more particularly point out and distinctly claim the Applicants’ claimed invention, the support for which may be found at, for example, ¶[0034], among other locations. The cited references do not teach or suggest “[a] method as in claim 1, wherein the intermediary computer system comprises an international bank computer system having regional banks, wherein the request to deposit the money passes from one of the regional banks and into the local banking network, and wherein a transaction identifier incorporating an account number of the bank account that is to receive the money is indicative of the local banking network” as recited in claim 3. Hence, claim 3 is believed to be allowable, at least for this additional reason.

The remaining claims depend from one of the independent claims discussed above and are believed to be allowable, at least for the foregoing reasons.

Conclusion

In view of the foregoing, the Applicants believe all claims now pending in this application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

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/Irvin E. Branch/

Irvin E. Branch

Reg. No. 42,358

TOWNSEND and TOWNSEND and CREW LLP
Two Embarcadero Center, Eighth Floor
San Francisco, CA 94111-3834
Tel: 303-571-4000
Fax: 415-576-0300
IEB/jln
61270503 v1